

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: MILLER, BENJAMIN M

§ Case No. 08-73454

§

§

Debtor(s)

§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$98,355.85

Assets Exempt: \$4,355.85

Total Distribution to Claimants: \$1,812.56

Claims Discharged

Without Payment: \$15,858.93

Total Expenses of Administration: \$1,323.66

3) Total gross receipts of \$ 3,136.22 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,136.22 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,323.66	1,323.66	1,323.66
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	6,945.24	23,954.77	13,927.46	1,812.56
TOTAL DISBURSEMENTS	\$6,945.24	\$25,278.43	\$15,251.12	\$3,136.22

4) This case was originally filed under Chapter 7 on October 29, 2008.
The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/07/2010 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
TAX REFUNDS	1124-000	3,135.42
Interest Income	1270-000	0.80
TOTAL GROSS RECEIPTS		\$3,136.22

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	784.06	784.06	784.06
MEGAN G. HEEG	2200-000	N/A	6.00	6.00	6.00
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	510.00	510.00	510.00
Ehrmann Gehlbach Badger & Lee	3120-000	N/A	23.60	23.60	23.60
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,323.66	1,323.66	1,323.66

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Dixon Physical Therapy	7100-000	262.40	262.40	262.40	34.15
eCAST Settlement Corporation assignee of	7100-000	531.87	531.87	531.87	69.22

AmeriCredit Financial Services, Inc.	7100-000	N/A	10,027.31	0.00	0.00
AmeriCredit Financial Services, Inc.	7100-000	N/A	10,027.31	10,027.31	1,304.98
HSBC Bank NA/Direct Merchants Credit Card	7100-000	2,406.94	2,406.94	2,406.94	313.25
Recovery Management Systems Corporation	7100-000	N/A	698.94	698.94	90.96
Lowe's	7100-000	698.94	N/A	N/A	0.00
WAMU	7100-000	1,701.00	N/A	N/A	0.00
KSB MEDICAL GROUP	7100-000	unknown	N/A	N/A	0.00
KSB HOSPITAL	7100-000	643.60	N/A	N/A	0.00
Capital One Bank	7100-000	700.49	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		6,945.24	23,954.77	13,927.46	1,812.56

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-73454

Trustee: (330490) MEGAN G. HEEG

Case Name: MILLER, BENJAMIN M

Filed (f) or Converted (c): 10/29/08 (f)

§341(a) Meeting Date: 12/12/08

Period Ending: 04/07/10

Claims Bar Date: 03/18/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 REAL ESTATE - scheduled	80,000.00	0.00	DA	0.00	FA
2 Cash	150.00	0.00	DA	0.00	FA
3 BANK ACCOUNTS	50.85	0.00	DA	0.00	FA
4 SECURITY DEPOSITS	100.00	0.00	DA	0.00	FA
5 HOUSEHOLD GOODS AND FURNISHINGS	2,505.00	0.00	DA	0.00	FA
6 BOOKS AND ART OBJECTS	50.00	0.00	DA	0.00	FA
7 WEARING APPAREL	300.00	0.00	DA	0.00	FA
8 PENSION PLANS AND PROFIT SHARING	Unknown	0.00	DA	0.00	FA
9 STOCK AND BUSINESS INTERESTS	1,200.00	0.00	DA	0.00	FA
10 TAX REFUNDS	Unknown	3,135.42		3,135.42	FA
11 AUTOMOBILES AND OTHER VEHICLES	14,000.00	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		0.80	FA
12 Assets Totals (Excluding unknown values)	\$98,355.85	\$3,135.42		\$3,136.22	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): July 31, 2009

Current Projected Date Of Final Report (TFR): September 3, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73454

Case Name: MILLER, BENJAMIN M

Taxpayer ID #: **-***5456

Period Ending: 04/07/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****68-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/12/09	{10}	Benjamin Miller	tax refund	1124-000	3,135.42		3,135.42
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		3,135.46
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,135.59
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,135.71
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.12		3,135.83
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,135.96
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,136.09
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.13		3,136.22
09/03/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.00		3,136.22
09/03/09		To Account #*****6866	final report	9999-000		3,136.22	0.00

ACCOUNT TOTALS	3,136.22	3,136.22	\$0.00
Less: Bank Transfers	0.00	3,136.22	
Subtotal	3,136.22	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,136.22	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73454

Case Name: MILLER, BENJAMIN M

Taxpayer ID #: **-***5456

Period Ending: 04/07/10

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****68-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/03/09		From Account #*****6865	final report	9999-000	3,136.22		3,136.22
11/20/09	101	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$510.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		510.00	2,626.22
11/20/09	102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$23.60, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		23.60	2,602.62
11/20/09	103	Dixon Physical Therapy	Dividend paid 13.01% on \$262.40; Claim# 1; Filed: \$262.40; Reference:	7100-000		34.15	2,568.47
11/20/09	104	eCAST Settlement Corporation assignee of	Dividend paid 13.01% on \$531.87; Claim# 2; Filed: \$531.87; Reference: 1525	7100-000		69.22	2,499.25
11/20/09	105	AmeriCredit Financial Services, Inc.	Dividend paid 13.01% on \$10,027.31; Claim# 3 -2; Filed: \$10,027.31; Reference:	7100-000		1,304.98	1,194.27
11/20/09	106	HSBC Bank NA/Direct Merchants Credit Card	Dividend paid 13.01% on \$2,406.94; Claim# 4; Filed: \$2,406.94; Reference: 3396	7100-000		313.25	881.02
11/20/09	107	Recovery Management Systems Corporation	Dividend paid 13.01% on \$698.94; Claim# 5; Filed: \$698.94; Reference:	7100-000		90.96	790.06
11/20/09	108	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			790.06	0.00
			Dividend paid 100.00% on \$784.06; Claim# ; Filed: \$784.06	2100-000			0.00
			Dividend paid 100.00% on \$6.00; Claim# ; Filed: \$6.00	2200-000			0.00

ACCOUNT TOTALS	3,136.22	3,136.22	\$0.00
Less: Bank Transfers	3,136.22	0.00	
Subtotal	0.00	3,136.22	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$3,136.22	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-73454
Case Name: MILLER, BENJAMIN M

Trustee: MEGAN G. HEEG (330490)
Bank Name: The Bank of New York Mellon
Account: 9200-*****68-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5456
Period Ending: 04/07/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # **-*****68-65	3,136.22	0.00	0.00
Checking # **-*****68-66	0.00	3,136.22	0.00
Checking # 9200-*****68-66	0.00	0.00	0.00
	\$3,136.22	\$3,136.22	\$0.00

JPMorgan Chase Bank, N.A.
Bankruptcy Management Services
4 New York Plaza
New York, NY 10004

January 30, 2010 through February 26, 2010
Account Number: **000312206336866**

CUSTOMER SERVICE INFORMATION
Service Center: **1-800-634-5273**

00017667 802 24 06010 - NNNNN 1 000000000 60 0000
08-73454 MILLER BENJAMIN M
DEBTOR
330490 MEGAN HEEG TRUSTEE
BRANCH 312, 4 NYP, 17TH FLOOR
NEW YORK NY 10004



CHECKING SUMMARY

Bankruptcy Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$0.00
Ending Balance	0	\$0.00

3-12-102

06031130020010014329